



Baton Rouge City Parish
Employees' Federal Credit Union

WELCOME

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Download Our Mobile App Today!
New Memories Are Right Behind The Door!



HOLIDAY CLOSURES:

INDEPENDENCE DAY - JULY 5
LABOR DAY - SEPTEMBER 6

PRESIDENT'S MESSAGE

As we prepare for the third quarter of the year, we want to thank you for your membership at Baton Rouge City Parish Employees' Federal Credit Union. We have had an amazing year so far and would not have been as successful without our members, branch employees, and community.

Much has changed over the past year, but with the patience and commitment from our members and the support of our community, we have been able to achieve more than we could ever expect. By adapting to meet member needs, our digital operations can now offer a full range of financial services and products, expanding our ability to effectively serve our members.

On behalf of the Baton Rouge City Parish Employees' Federal Credit Union, I would like to extend our appreciation for your continued commitment in our efforts to be the primary financial institution for our members. We will continue to strive each day to positively impact and enrich the lives of our members. Please don't hesitate to contact us today to let us know how we can help you achieve your financial goals this summer.

Doris Richardson
President and CEO

ARE YOU READY FOR THE RIDE OF YOUR LIFE?

It is time for adventure this summer. Let us help you find the Recreation Loan that will fit your needs! For more details call our loan department at **(225) 389-3059**.



Attention Members! Did you know you can transfer money between accounts, view account history and images of checks written, make loan payments, and much more from the comfort of your home or office with Star Online? We also have Bill Pay, e-Statements, and online loan applications. Visit us at www.brcpecu.org and click on Star Online.



Get a car for the whole family.

Stop dreaming of the perfect car. Start shopping for an Auto Loan! Find a car that the whole family will love at a great price. Take the road that will lead you to savings!



Set yourself up for success.

Set yourself up for financial success with a Checking Account with us! Banking has never been made easier. With the benefits you receive, you'll wonder why you didn't open up an account sooner!

HOW TO CREATE A BUDGET

If you are like many Americans, you may find that you are spending more than you're saving and steadily going deeper into debt as a result. This is an easy and common pattern to fall into, and you'll need some careful planning and discipline to reverse it. Follow these steps to create your budget:

1. Question Your Needs and Wants

What do you want? What do you really need? Evaluate your current financial situation and make two lists — one for needs and one for wants. When your list is complete, reevaluate what qualifies as a need before making any purchases that will impact your budget.

2. Set Guidelines

Keep your budget balanced with wants and needs by setting clear guidelines. If you splurge on a vacation, consider cutting other costs that month to offset that large expense.

3. Track, Trim, and Target

Once you start tracking, you may be surprised to find that you spend hundreds of dollars a month on eating out, entertainment, or other discretionary expenses. To lower these costs, target areas where you can cut back on spending. Remember that reducing expenses is often a more realistic approach than cutting costs entirely.

SEASONAL SAVINGS GUIDE

Here are a few ways you can make some hidden savings each month.

July: Summertime can mean pressure to plan a dream vacation for your family. If that's just not in the budget, opt for a staycation instead. There are tons of ideas - visit local parks and beaches, hit the museums and theaters, or even go camping in your own backyard.

August: Back to school? Already? Yes, summer is short, and by August, the shelves are stocked, and ads are pushing sales for all things back to school.

September: Fall is just around the corner, and the cooler weather is rolling in, which means open windows and no need for air conditioning. More fresh air and lower electric bills are a win-win!

DOWNLOAD OUR MOBILE APP TODAY!



NEW MEMORIES ARE RIGHT BEHIND THE DOOR!

Mortgage Loans available through Baton Rouge City Parish Employees' FCU.

For more info visit:
www.brcpefcu.org



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